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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

JENKINS & CLAYMAN

Eric J Clayman, Esquire 412 White Horse Pike Audubon, NJ 08106 (856)546-9696 Attorney for Debtor

In Re:

Laurence Dickerson Debtor The same of No.

Order Filed on February 13, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-10030 ABA

Adv. No.:

Hearing Date:

Judge: Altenburg

ORDER APPROVING POST-PETITION LOAN MODIFICATION AGREEMENT

The relief set forth on the following page, number two (2), is hereby **ORDERED.**

DATED: February 13, 2018

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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THIS MATTER having come before the Court on the debtors' Motion to Enter into a

Post-Petition loan modification agreement with PNC Mortgage, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to modify the loan of real
property located at 628 Forsythia Dr. Vineland, NJ 08360 pursuant to the terms outlined
in the debtor's certification in support of the loan modification motion; and it is further
ORDERED that the debtor shall:
Satisfy all Plan obligations from financing proceeds
Continue to make payments under the Plan as proposed or confirmed
Modify the Plan as follows: within fourteen (14) days of the loan modification.
ORDERED that debtor's counsel shall be allowed a legal fee of \$500.00 for
representation in connection with this motion, which is to be paid (choose one):
At closing X through the plan outside the plan:
And it is further
ORDERED that Fed. R. Bankr. P. 6004(g), which provides for a ten (10) day stay of this
order,
Is applicable X is not applicable
ORDERED that the following other provisions apply:

- 1. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw its proof of claim; and
- 2. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid the secured creditor be held until the claim is withdrawn or the Trustee is notified by secured creditor that the modification was not consummated; and
 - 3. In the event that modification is not consummated; the secured creditor

Case Case O301ABA-ABAc 350c Bled OE/les/101/26/nteredroz/16/08/20/26/180:25444156sc Dragged Certificates of Notice Page 3 of 31 shall notify the Trustee and Debtors' attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to secured creditor; and

4. In the event the Proof of Claim is withdrawn, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan.

Case 17-10030-ABA Doc 35 Filed 02/15/18 Entered 02/16/18 00:40:24 Desc Imaged

Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Laurence F. Dickerson Debtor

Case No. 17-10030-ABA

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Feb 13, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2018.

db +Laurence F. Dickerson, 628 Forsythia Drive, Vineland, NJ 08360-1802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2018 at the address(es) listed below:

on behalf of Creditor PNC BANK, N.A. cdeltoro@martonelaw.com, Christian Del Toro $\verb|mrozea@leopoldassociates.com|; bky@martonelaw.com|$

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eric Clayman on behalf of Debtor Laurence F. Dickerson jenkins.clayman@verizon.net

on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, Frank J. Martone Isabel C. Balboa summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee

TOTAL: 7